



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmllawgroup.com
Attorneys for Secured Creditor
Bank of America, N.A.

Order Filed on May 31, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Robert Hoffman &
Sharon Hoffman,

Debtors.

Case No.: 14-15033-MBK

Adv. No.:

Hearing Date: 4/12/2017 @ 9:00 a.m.

Judge: Michael B. Kaplan

**AMENDED ORDER CURING POST-PETITION ARREARS AND RESOLVING
SECURED CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 31, 2017

A handwritten signature of Michael B. Kaplan in black ink.

Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Robert Hoffman & Sharon Hoffman

Case No: 14-15033-MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., Denise Carlon, Esq. appearing, upon a certification of default to vacate the automatic stay as to real property located at 23 Newman Road, Kendall Park, NJ 08824, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Roger Yehl, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 3, 2017 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 1, 2017 through May 1, 2017 with \$2,724.79 in suspense for a total post-petition default of \$2,726.05 (2 @ \$2,725.42; less suspense of \$2,724.79); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtors shall pay balance of the post-petition arrears in the amount of \$2,726.05 by May 31, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2017, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of \$350.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Robert Hoffman
23 Newman Road
Kendall Park, NJ 08824

Sharon Hoffman
23 Newman Road
Kendall Park, NJ 08824

Roger Yehl, Esq.
12 Christopher Way
Suite 200
Eatontown, NJ 07724

Albert Russo, Chapter 13 Trustee
CN 4853
Trenton, NJ 08650

Certificate of Notice Page 7 of 7
United States Bankruptcy Court
District of New Jersey

In re:
 Robert Hoffman
 Sharon Hoffman
 Debtors

Case No. 14-15033-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: May 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2017.

db/jdb +Robert Hoffman, Sharon Hoffman, 23 Newman Road, Kendall Park, NJ 08824-1120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
 Roger Jon Yehl on behalf of Joint Debtor Sharon Hoffman roger.yehl@yahoo.com,
 r48898@notify.bestcase.com
 Roger Jon Yehl on behalf of Debtor Robert Hoffman roger.yehl@yahoo.com,
 r48898@notify.bestcase.com

TOTAL: 7